

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)
Law Office of Ronald E. Norman, LLC
Ronald E. Norman, Esquire (RN-5209)
Washington Professional Campus II
901 Route 168, Suite 407 A
Turnersville, NJ 08012
(856) 374-3100
Attorney for Debtor



Order Filed on December 8, 2016
by Clerk
U.S. Bankruptcy Court
District of New Jersey

In Re:

Clifton Enoch, III and Crystal Enoch

Case No.: 16-20794


Judge: ABA

**ORDER AUTHORIZING DEBTOR TO ENTER INTO LOAN MODIFICATION
WITH MIDLAND MORTGAGE**

The relief set forth on the following pages, numbered two (2) through TWO (2) is

hereby **ORDERED**

DATED: December 8, 2016



Honorable Andrew B. Altenburg, Jr.
United States Bankruptcy Court

(PAGE TWO)

DEBTOR: CLIFTON ENOCH, III AND CRYSTAL ENOCH

CASE NO. 16-20794/ABA

**Caption of Order: ORDER AUTHORIZING DEBTOR TO ENTER INTO
LOAN MODIFICATION WITH MIDLAND MORTGAGE**

Upon the motion of Ronald E. Norman, Esquire, attorney for Clifton and Crystal Enoch, for permission to enter into a loan modification with mortgage company, **MIDLAND MORTGAGE**, hereinafter set forth, and for good cause shown, it is

ORDERED that the Debtors are hereby authorized to enter into a loan modification with her mortgage company, **MIDLAND MORTGAGE**; and

IT IS FURTHER ORDERED; that:

Debtor shall file a Modified Plan and Amended Schedule J within twenty (20) days of this Order; and

IT IS FURTHER ORDERED; that;

In the event the loan modification is completed and the pre-petition arrears are capitalized into the loan, secured creditor shall amend the arrearage portion of its proof of claim to zero or withdraw the claim within thirty (30) days of completion of the loan modification;

The Chapter 13 Trustee shall suspend disbursements to secured creditor pending completion of the loan modification and all money that would otherwise be paid to secured creditor, be held until the arrearage portion of the claim is amended to zero or the claim is withdrawn, or the Trustee is notified by the secured creditor that the modification was not consummated;

In the event the modification is not consummated, the secured creditor shall notify the Trustee and debtor's attorney of same. Any money that was held by the Trustee pending completion of the modification shall then be paid to secured creditor;

DEBTOR: CLIFTON ENOCH, III AND CRYSTAL ENOCH

CASE NO. 16-20794/ABA

**Caption of Order: ORDER AUTHORIZING DEBTORS TO ENTER INTO
LOAN MODIFICATION WITH MIDLAND MORTGAGE**

In the event the Proof of Claim is amended to zero or withdrawn, the Trustee may disburse the funds being held pursuant to this order to other creditors in accordance with the provisions of the confirmed plan; and

Communication and/or negotiations between debtor and mortgagees/mortgage servicers about loan modification shall not be deemed as violation of the automatic stay; and any such communication or negotiation shall not be used by either party against the other in any subsequent litigation.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Clifton Enoch,, III
Crystal B. Enoch
Debtors

Case No. 16-20794-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Dec 08, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 10, 2016.

db/jdb Clifton Enoch,, III, Crystal B. Enoch, 210 Laurel Pl, Clementon, NJ 08021-5810

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE. TOTAL: 0

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 10, 2016

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 8, 2016 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor MidFirst Bank dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com
Ronald E. Norman on behalf of Joint Debtor Crystal B. Enoch ronaldenorman@comcast.net,
dgordon@rnormanlaw.com;rnorman@rnormanlaw.com;gl4985@notify.cincompass.com
Ronald E. Norman on behalf of Debtor Clifton Enoch,, III ronaldenorman@comcast.net,
dgordon@rnormanlaw.com;rnorman@rnormanlaw.com;gl4985@notify.cincompass.com

TOTAL: 5